

Fill in this information to identify the case:

Debtor 1 Robert Lee Smith

Debtor 2 Martha Ann Smith
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of West Virginia
(State)

Case number 17-00891

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Quicken Loans Inc.Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account: XXXXXX9504

Date of payment change:
Must be at least 21 days after date of this notice 11/01/2019

New total payment:
Principal, interest, and escrow, if any \$ 719.16

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 194.82New escrow payment: \$ 177.31

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Robert Lee Smith

Case number (if known) 17-00891

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x

/s/Johnie R. Muncy

Signature

Date 9/16/2019

Print:

Johnie R. Muncy

First Name

Middle Name

Last Name

Title

Attorney for Creditor

Company

Samuel I. White, P.C.

Address

1804 Staples Mill Road Suite 200

Number

Street

Richmond, VA 23230

City

State

ZIP Code

Contact phone

(804) 290-4290

Email

jmuncy@siwpc.com

CERTIFICATE OF SERVICE

I certify that on September 16, 2019, the foregoing Notice of Payment Change was served via CM/ECF on Helen M. Morris, Trustee, and David J. Hinkle, Counsel for Debtors, at the email addresses registered with the Court, and that a true copy was mailed via first class mail, postage prepaid, to Robert Lee Smith and Martha Ann Smith, Debtors, 84 Planet Court, Martinsburg, WV 25404.

/s/JOHNIE R. MUNCY

Johnie R. Muncy, Esquire
Samuel I. White, P. C.

WV 25404

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

ACCOUNT HISTORY

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM 11/01/18 THROUGH 10/31/19.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE PAST YEAR WAS 736.67 OF WHICH 541.85 WAS FOR PRINCIPAL AND INTEREST AND 194.82 WENT INTO YOUR ESCROW ACCOUNT.

MO/YR	PROJ ESCROW DEPOSIT	ACTUAL ESCROW DEPOSIT	PROJ ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW PAYMENTS	PROJ ESCROW BALANCE	ACTUAL ESCROW BALANCE
STARTING	BALANCE				350.54	115.99
11/18	175.27	194.82 *				525.81	310.81
12/18	175.27	*				701.08	310.81
01/19	175.27	389.64 *				876.35	700.45
02/19	175.27	*	512.65	CNTY TAXES	512.65	538.97	187.80
03/19	175.27	194.82 *				714.24	382.62
04/19	175.27	*				889.51	382.62
05/19	175.27	584.46 *				1064.78	967.08
06/19	175.27	194.82 *				1240.05	1161.90
07/19	175.27	194.82 *				1415.32	1356.72
08/19	175.27	194.82 *	512.65	CNTY TAXES	558.80*	1077.94	992.74
09/19	175.27	194.82 *				1253.21	1187.56
10/19	175.27	194.82 *Y	1077.94	HAZ INS	1010.17*Y	350.54	372.21

LAST YEAR, WE ANTICIPATED THAT PAYMENTS FROM YOUR ACCOUNT WOULD BE MADE DURING THIS PERIOD EQUALING 2,103.24. UNDER FEDERAL LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 350.54 (NO MORE THAN TWICE LAST YEARS PROJECTED MONTHLY ESCROW PAYMENT), UNLESS YOUR MORTGAGE CONTRACT OR STATE LAW SPECIFIES A LOWER AMOUNT. UNDER YOUR MORTGAGE CONTRACT AND STATE LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 350.54.

AN ASTERISK (*) INDICATES A DIFFERENCE FROM A PREVIOUS ESTIMATE EITHER IN THE DATE OR THE AMOUNT. IF YOU WANT A FURTHER EXPLANATION, PLEASE CALL OUR TOLL-FREE NUMBER.

COUNTY TAX : 1,117.60
 HAZARD INS : 1,010.17

 ANNUAL DISBURSEMENTS : 2,127.77
 2,127.77 / 12 = 177.31 ESCROW PAYMENT

MO/YR	PAYMENTS TO	PAYMENTS FROM	DESCRIPTION	CURRENT BAL PROJECTION	REQUIRED BAL PROJECTION
BALANCE AS OF 10/31/19.....				372.21	354.67
11/19	177.31			549.52	531.98
12/19	177.31			726.83	709.29
01/20	177.31			904.14	886.60
02/20	177.31	558.80	CNTY TAXES	522.65	505.11
03/20	177.31			699.96	682.42
04/20	177.31			877.27	859.73
05/20	177.31			1,054.58	1,037.04
06/20	177.31			1,231.89	1,214.35
07/20	177.31			1,409.20	1,391.66
08/20	177.31	558.80	CNTY TAXES	1,027.71	1,010.17
09/20	177.31			1,205.02	1,187.48
10/20	177.31	1,010.17	HAZ INS	372.16	354.62

THE EXPECTED AMOUNT IN YOUR ESCROW ACCOUNT IS 372.21 . YOUR
 STARTING BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE 354.67 .

THIS MEANS YOU HAVE A SURPLUS OF 17.54. THIS SURPLUS MUST BE
 RETURNED TO YOU UNLESS IT IS LESS THAN \$50, IN WHICH CASE WE HAVE THE
 ADDITIONAL OPTION OF KEEPING IT AND LOWERING YOUR PAYMENTS ACCORDINGLY.
 WE ARE SENDING YOU A CHECK FOR THE SURPLUS.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE
 719.16 OF WHICH 541.85 WILL BE FOR PRINCIPAL AND
 INTEREST AND 177.31 WILL GO INTO YOUR ESCROW ACCOUNT.

NEW PAYMENT INFORMATION
 PRINCIPAL AND INTEREST 541.85
 ESCROW PAYMENT 177.31

 NEW PAYMENT EFFECTIVE 11/01/19 719.16

KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR
 ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.